Clydesdale Bank | Yorkshire Bank

Merchant Services

Your User Guide to Merchant Online

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Welcome

This is your user guide to Merchant Online.

As you know, Merchant Online is a web-based management information service for Clydesdale Bank and Yorkshire Bank Merchant Services customers.

You simply click through to your own section of our secure site at www.cybmerchantservices.co.uk to view and download all of the most recent card transactions accepted by your business.

What's more, you can pick up Requests for Information (RFI) and chargeback notices instantly, rather than waiting for them to arrive by post. This means you have valuable extra time to make your response. Losing a payment by not meeting a tight RFI deadline is something you can now more easily avoid.

This guide is designed to help you:

- Get early notification of chargeback details by email
- Reconcile card transactions to your bank account
- Search for transaction details
- View your invoice details
- Grant access to Merchant Online to selected personnel
- Reissue a new activation code if a user has forgotten their PIN or password.

You can access further assistance when using Merchant Online by clicking the 'Help' link at the top of each screen.

Important Note: If you currently use the services of WorldPay, to collect payments for goods or services sold via your website or call centre, you may already be receiving management information from them. The Merchant Online service is complementary to, and may in some areas duplicate, any such management information.

Which user category are you?

As you read through this user guide you will see places in which facilities are detailed differently in relation to 'user status'.

Merchant Online groups users of the service into three categories:

SuperUser	• The first user created in your organisation • Can create other Users, Administrators and SuperUsers (including a deputy or replacement) • Can modify the details and powers of other Users, Administrators and SuperUsers • Has access to all reports
Administrator	• Can create other Users and Administrators • Can modify the details and powers of other Users and Administrators • Has access to all reports (The SuperUser can delegate all online administration to an Administrator while retaining overall control.)
User	• Can view and download the reports they have been authorised to see by a SuperUser or Administrator

As well as having three levels of user, Merchant Online can also be set up for up to three organisational levels: group, company and outlet. A group may consist of several distinct companies; a company may have one or more outlets. (You can of course have a single level, or just two).

If you opt for this three-level structure, super users are always placed at the highest level, with permission to view all details of all the groups or companies or outlets beneath.

An administrator or user at company level can view reports for that company and all outlets reporting into it.

An administrator or user at outlet level can only see reports for that outlet.

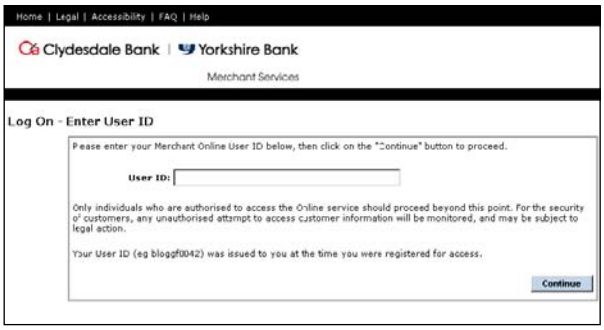
How to join

To use Merchant Online, details such as your address and email will need to be entered on the website by an administrator or super user.

We will then send you two separate letters of confirmation. The first letter welcomes you to Merchant Online and contains your user ID. The second contains your activation code.

Once you have received both letters you activate your account in the following way:

- Open your browser (we recommend either Internet Explorer or Firefox at the present time)
- Go to www.cybmerchantservices.co.uk
- Key in your user ID and then click the 'continue' button
- Keep a record of your user ID as you will need it every time you log on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Log On - Enter User ID
Pease enter your Merchant Online User ID below, then click on the "Continue" button to proceed.
User ID:
Only individuals who are authorised to access the Online service should proceed beyond this point. For the security of customers, any unauthorised attempt to access customer information will be monitored, and may be subject to legal action.
Your User ID (eg bloggf0042) was issued to you at the time you were registered for access.
Continue

- Key the first 5 digits of your activation code into the first box and the second set of 5 digits into the second box. Then click the 'continue' button

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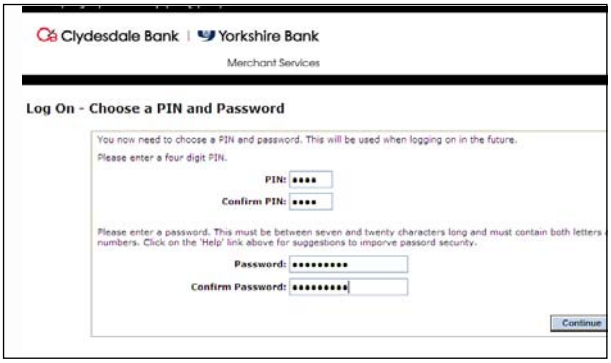
Log On - Choose a PIN and Password
You now need to choose a PIN and password. This will be used when logging on in the future.
Please enter a four digit PIN.
PIN:
Confirm PIN:
Please enter a password. This must be between seven and twenty characters long and must contain both letters and numbers. Click on the 'Help' link above for suggestions to improve passord security.
Password:
Confirm Password:
Continue

- Think of a 4-digit Personal Identification Number (PIN) and key it in. You will need this every time you log on, so use a number that you will be able to remember, and please keep it secure. Think of a password of between 6 and 20 characters and key that it in too. Again, you will need this every time you log on, so use a password that you will be able to remember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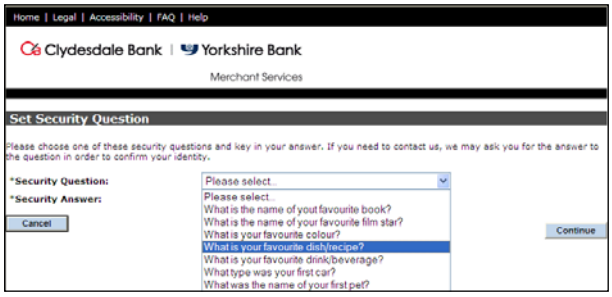
Merchant Services
Log On - Choose a PIN and Password
You now need to choose a PIN and password. This will be used when logging on in the future.
Please enter a four digit PIN.
PIN:
Confirm PIN:
Please enter a password. This must be between seven and twenty characters long and must contain both letters
numbers. Click on the 'Help' link above for suggestions to improve passord security.
Password:
Confirm Password:
Continue

- In choosing a password, make sure that it is nothing too obvious, such as your name, or admin. A mixture of numbers and letters is best. For tips on choosing secure passwords, use the 'Help' link at the top of the screen

- Choose a security question and answer. This should also be something that you can remember. We may use this question and answer to confirm your identity if you call the Merchant helpdesk on 08458 35 35 25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Set Security Question
Please choose one of these security questions and key in your answer. If you need to contact us, we may ask you for the answer to
the question in order to confirm your identity.
*Security Question:
*Security Answer:
Please select...
Please select...
What is the name of yout favourite book?
What is the name of your favourite film star?
What is your favourite colour?
What is your favourite dish/recipe?
What is your favourite drink/beverage?
What type was your first car?
What was the name of your first pet?
Cancel
Continue

- Finally, press 'Continue'. Your account will then be activated, and you will arrive at the Merchant Online homepage.

Once all of the above has been carried out, you should safely dispose of the letter that details your activation code, as it will no longer be required.

For better security, it's a good idea to keep changing your user password. Merchant Online will automatically prompt you to do this every 30 days.

Logging on

You will need your user ID, PIN and Password to log on to Merchant Online.

Here are the steps you'll need to take:

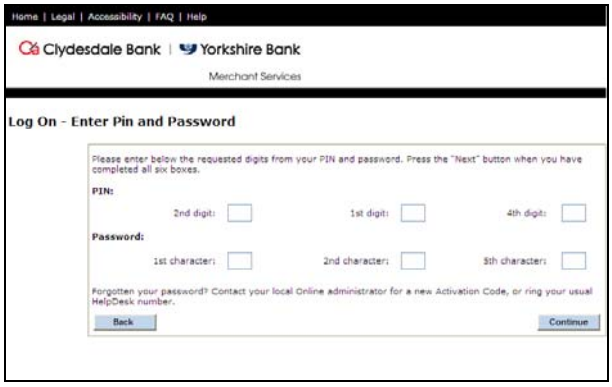
- Go to www.cybmerchantservices.co.uk
- Follow the link to Merchant Online
- Key in your user ID and click 'continue'
- Key in the requested numbers or letters of your PIN and your password.

Please Note: For extra security, you will be prompted to change your password every 30 days.

Useful Tip - Add Merchant Online Log On page to your Internet Explorer 'Favorites' pull down menu the first time you visit to help you shortcut.

You have three attempts to enter the correct PIN and password characters. If Merchant Online does not recognise the characters entered after your third attempt, your user ID will be locked, and you will be unable to log on. We do this for added security, to protect your data against unauthorised log on attempts.

To unlock your user ID, you will need to request and enter a fresh activation code - just follow the procedure in the 'Forgotten your PIN or password?' section later in this guide.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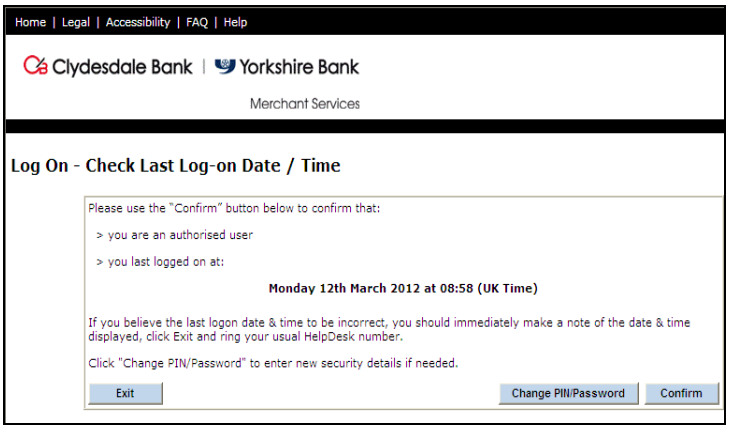
Merchant Services
Log On - Enter Pin and Password
Please enter below the requested digits from your PIN and password. Press the "Next" button when you have completed all six boxes.
PIN:
2nd digit:
1st digit:
4th digit:
Password:
1st character:
2nd character:
5th character:
Forgotten your password? Contact your local Online administrator for a new Activation Code, or ring your usual HelpDesk number.
Back
Continue

For security purposes, please check the 'Last log-on' date and time details shown, to make sure that no one has 'borrowed' your identity and made an unauthorised visit. If you believe the date and time information to be incorrect, please make a note of the information shown, exit the site, then report it to your administrator and to the Merchant helpdesk immediately, on 08458 35 35 25.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Log On - Check Last Log-on Date / Time
Please use the "Confirm" button below to confirm that:
> you are an authorised user
> you last logged on at:
Monday 12th March 2012 at 08:58 (UK Time)
If you believe the last logon date & time to be incorrect, you should immediately make a note of the date & time displayed, click Exit and ring your usual HelpDesk number.
Click "Change PIN/Password" to enter new security details if needed.
Exit
Change PIN/Password
Confirm

Once you are logged on you will arrive at the Merchant Online homepage, where you'll be able to choose the report you want or explore other options. (please see next section).

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Home
Welcome to the Online home page. Use the menu on the left to navigate your way around the site. Select the "Help" Link from the toolbar for assistance. Select "Log off" when you are ready to leave.
We occasionally need to withdraw the service for short periods to carry out essential maintenance and enhancements. We always try to time such periods so that they cause the least inconvenience.

Option of services

The options available to you* are listed in the menu at the left-hand side of every screen. Just click entries on this menu to navigate around the site. The options listed on the menu will be as follows:

- Requests for Information (RFIs) and chargebacks
- Invoices
- Transactions
- Currency reports
- User maintenance
- User guide (this guide)
- Log off

Please Note: You may not see all of these options listed, as your super user and/or administrator may have decided they are not relevant to your user status. For instance, you may only have ‘Invoices’ or ‘Transactions’ and if your business only takes card transactions in Sterling, the Currency Reports facility will not be of use to you.

There are links at the top of every screen for Further Information, including a ‘Help’ link.

RFIs and Chargebacks search

When you first register to use Merchant Online we ask you to supply an RFI and chargebacks contact email address.

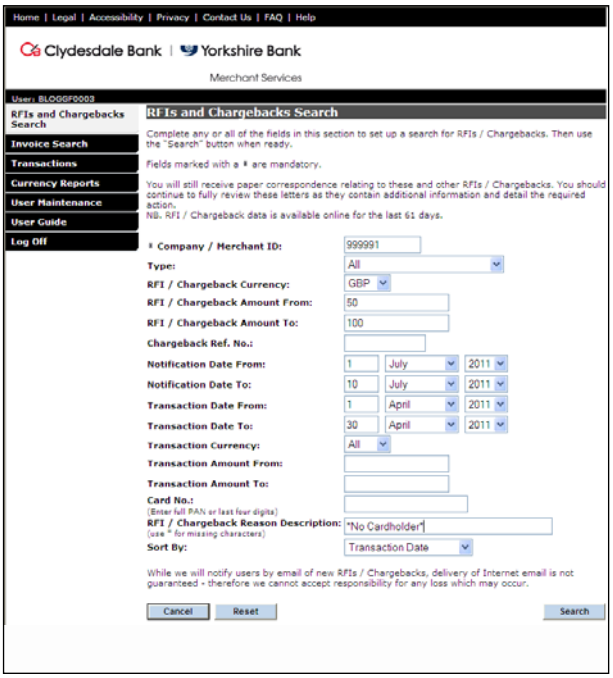
This is so that we can notify you of new Requests for Information (RFI) or chargebacks from card issuers. These will be automated emails. Please do not respond to them as they have no 'inbox'. Instead, once you get a notification, go to the "RFIs and Chargebacks Search" page of Merchant Online to find details of the new RFI or chargeback.

You will also get written notification of the RFI or chargeback in the post shortly afterwards – you should always read these letters as well, since they will ask for extra information or actions.

All the RFI and chargeback notifications issued to you over the previous 60 days period can be viewed online. New RFI and chargeback notification data will be added overnight, and will be available to view from 23:00 (UK time) each working day. Note that on peak processing days, such as the first working day after a public holiday weekend, it may take us a few minutes longer to make your data available.

Use the search screen to find details of a particular RFI or chargeback. An example search screen is shown below. Each 'search' request shows a maximum of 200 lines. If you click on 'Next' you will be shown the next 200 lines, and so on.

You can fill in any or all of the fields to narrow your search to find your information faster.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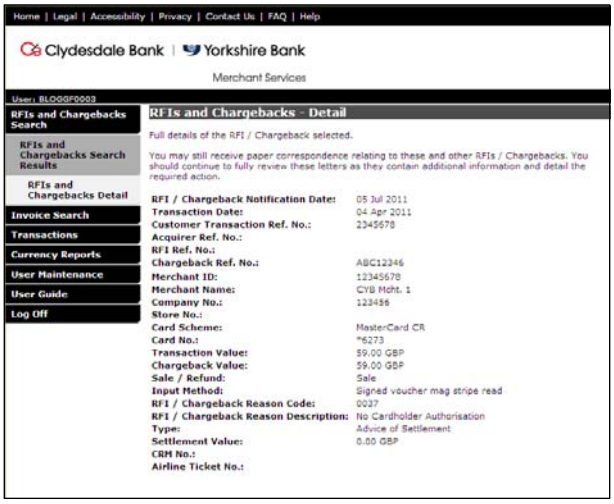
RFIs and Chargebacks Search
Complete any or all of the fields in this section to set up a search for RFIs / Chargebacks. Then use the "Search" button when ready.
Fields marked with a * are mandatory.
You will still receive paper correspondence relating to these and other RFIs / Chargebacks. You should continue to fully review these letters as they contain additional information and detail the required action.
NB. RFI / Chargeback data is available online for the last 61 days.
* Company / Merchant ID: 999991
Type: All
RFI / Chargeback Currency: GBP
RFI / Chargeback Amount From: 50
RFI / Chargeback Amount To: 100
Chargeback Ref. No.:
Notification Date From: 1 July 2011
Notification Date To: 10 July 2011
Transaction Date From: 1 April 2011
Transaction Date To: 30 April 2011
Transaction Currency: All
Transaction Amount From:
Transaction Amount To:
Card No.: (Enter full PAN or last four digits)
RFI / Chargeback Reason Description: *No Cardholder* (use * for missing characters)
Sort By: Transaction Date
While we will notify users by email of new RFIs / Chargebacks, delivery of Internet email is not guaranteed - therefore we cannot accept responsibility for any loss which may occur.
Cancel
Reset
Search

The results of your search will be shown on the next screen. Click on one of the RFI/chargebacks listed to see more transaction details (example below).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User: BLOGGF0003
RFIs and Chargebacks Search
RFIs and Chargebacks Search Results
RFIs and Chargebacks Detail
Invoice Search
Transactions
Currency Reports
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RFIs and Chargebacks - Detail
Full details of the RFI / Chargeback selected.
You may still receive paper correspondence relating to these and other RFIs / Chargebacks. You should continue to fully review these letters as they contain additional information and detail the required action.
RFI / Chargeback Notification Date: 05 Jul 2011
Transaction Date: 04 Apr 2011
Customer Transaction Ref. No.: 2345678
Acquirer Ref. No.:
RFI Ref. No.:
Chargeback Ref. No.: ABC12346
Merchant ID: 12345678
Merchant Name: CYB Mcht. 1
Company No.: 123456
Store No.:
Card Scheme: MasterCard CR
Card No.: *6273
Transaction Value: 59.00 GBP
Chargeback Value: 59.00 GBP
Sale / Refund: Sale
Input Method: Signed voucher mag stripe read
RFI / Chargeback Reason Code: 0027
RFI / Chargeback Reason Description: No Cardholder Authorisation
Type: Advice of Settlement
Settlement Value: 0.00 GBP
CRM No.:
Airline Ticket No.:

Printing and saving

Choose 'File/Print' to print your data, or click the appropriate link above the table data to download the file.

Wherever data is displayed in a table, you can choose to save it to your computer as a CSV (Comma-Separated Values) file, or as an Excel file (MS Excel 97 or later required).

Where the table represents search results, the downloaded file will have additional columns to those shown on the search results screen, holding all the data shown on the relevant 'detail' screen.

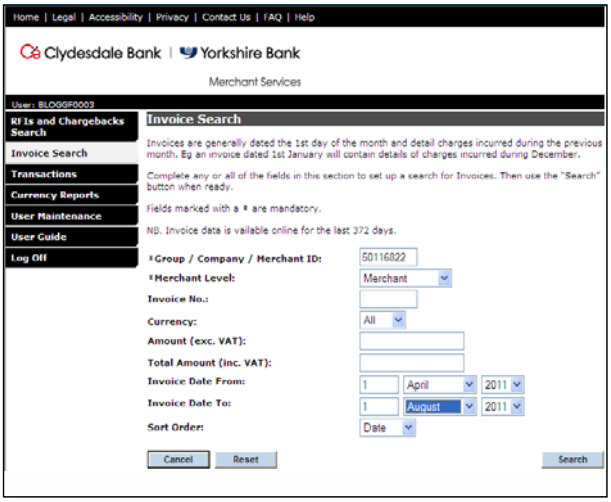
Note that the standard settings in Windows XP Service Pack 2 may prevent you from downloading files, you may also experience with Vista. You may have to adjust your security settings to permit this.

Invoice search

If you receive monthly Merchant invoices, use the 'Invoice search' menu listing to see your invoices for the last 12 months. New monthly invoice data will be available from 07:30 (UK time) on the first working day of the month.

Please note: These are not VAT invoices – you'll still receive the paper VAT invoice from us by post in the usual way as evidence for VAT reclaim.

Search for details of a particular invoice by filling in any or all of the fields on the Invoice search screen. Narrow your search to find your information faster.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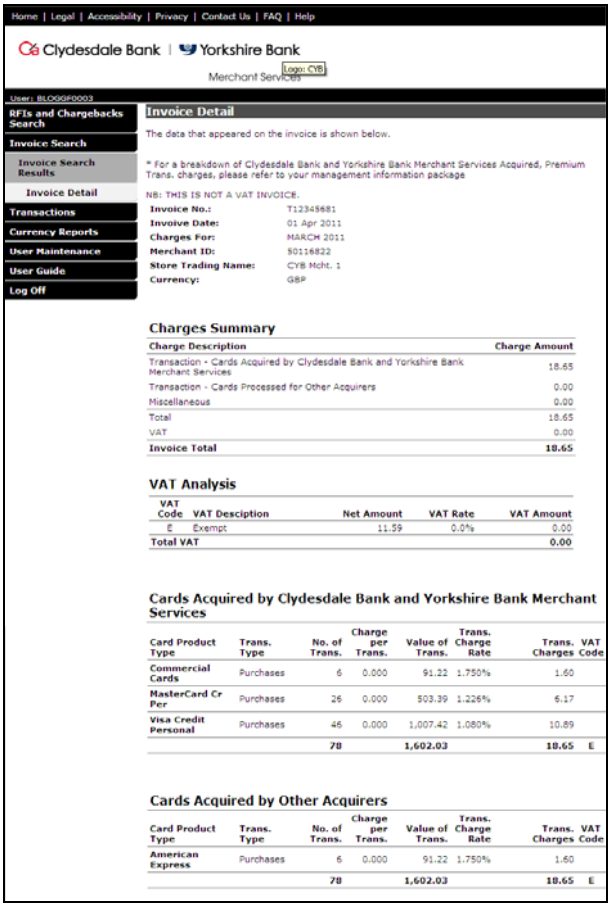
Invoice Search
Invoices are generally dated the 1st day of the month and detail charges incurred during the previous month. Eg an invoice dated 1st January will contain details of charges incurred during December.
Complete any or all of the fields in this section to set up a search for Invoices. Then use the "Search" button when ready.
Fields marked with a * are mandatory.
NB. Invoice data is vailable online for the last 372 days.
*Group / Company / Merchant ID:
50116822
*Merchant Level:
Merchant
Invoice No.:
Currency:
All
Amount (exc. VAT):
Total Amount (inc. VAT):
Invoice Date From:
1
April
2011
Invoice Date To:
1
August
2011
Sort Order:
Date
Cancel
Reset
Search

Printing and saving

Choose ‘File/Print’ to print your data, or click the appropriate link above the table data to download the file.

Wherever data is displayed in a table, you can choose to save it to your computer as a CSV (Comma-Separated Values) file, or as an Excel file (MS Excel 97 or later required).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Invoice Detail
The data that appeared on the invoice is shown below.
* For a breakdown of Clydesdale Bank and Yorkshire Bank Merchant Services Acquired, Premium Trans. charges, please refer to your management information package
NB: THIS IS NOT A VAT INVOICE.
Invoice No.: T12345681
Invoive Date: 01 Apr 2011
Charges For: MARCH 2011
Merchant ID: 50116822
Store Trading Name: CYB Mcht. 1
Currency: GBP
Charges Summary
Charge Description
Charge Amount
Transaction - Cards Acquired by Clydesdale Bank and Yorkshire Bank Merchant Services 18.65
Transaction - Cards Processed for Other Acquirers 0.00
Miscellaneous 0.00
Total 18.65
VAT 0.00
Invoice Total 18.65
VAT Analysis
VAT Code
VAT Desciption
Net Amount
VAT Rate
VAT Amount
E Exempt 11.59 0.0% 0.00
Total VAT 0.00
Cards Acquired by Clydesdale Bank and Yorkshire Bank Merchant Services
Card Product Type
Trans. Type
No. of Trans.
Charge per Trans.
Value of Trans.
Trans. Charge Rate
Trans. Charges
VAT Code
Commercial Cards Purchases 6 0.000 91.22 1.750% 1.60
MasterCard Cr Per Purchases 26 0.000 503.39 1.226% 6.17
Visa Credit Personal Purchases 46 0.000 1,007.42 1.080% 10.89
78 1,602.03 18.65 E
Cards Acquired by Other Acquirers
Card Product Type
Trans. Type
No. of Trans.
Charge per Trans.
Value of Trans.
Trans. Charge Rate
Trans. Charges
VAT Code
American Express Purchases 6 0.000 91.22 1.750% 1.60
78 1,602.03 18.65 E

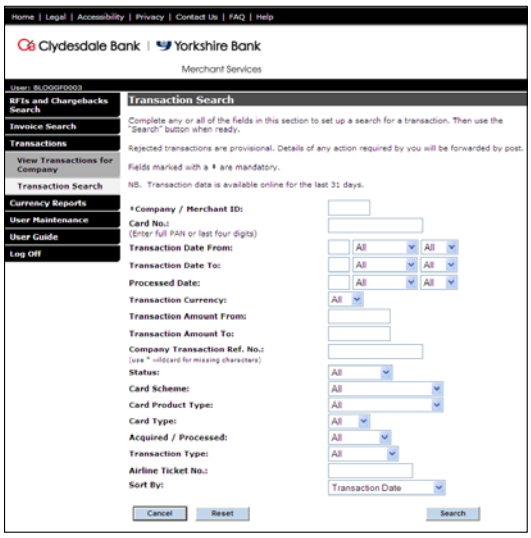
Where the table represents search results, the downloaded file will have additional columns to those shown on the search results screen, holding all the data shown on the relevant ‘detail’ screen.

Note that the standard settings in Windows XP Service Pack 2 may prevent you from downloading files. You may have to adjust your security settings to permit this.

Transaction information

Use this screen to view online details of your transactions processed over the last 31 days.* Transaction data will be available from 09:00 (UK time) each working day. Note that on peak processing days, such as the first working day after a public holiday weekend, it may take us a few minutes longer to make your data available.

To search through a company's or outlet's transactions, choose "View transactions", and pick a processed or transaction date.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View Transactions for Company
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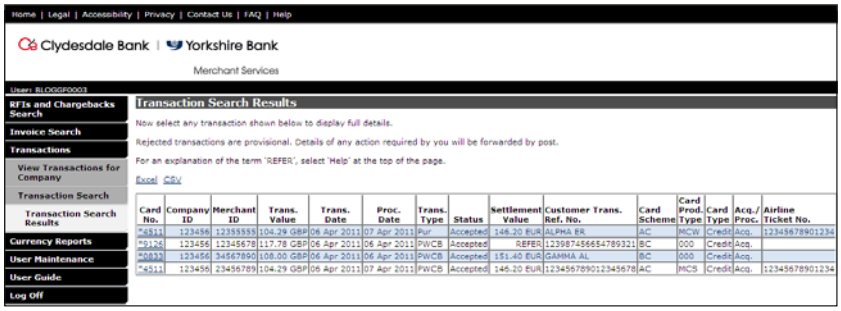
Transaction Search
Complete any or all of the fields in this section to set up a search for a transaction. Then use the "Search" button when ready.
Rejected transactions are provisional. Details of any action required by you will be forwarded by post.
Fields marked with a * are mandatory.
NB. Transaction data is available online for the last 31 days.
*Company / Merchant ID:
Card No.:
(Enter full PAN or last four digits)
Transaction Date From:
Transaction Date To:
Processed Date:
Transaction Currency:
Transaction Amount From:
Transaction Amount To:
Company Transaction Ref. No.:
Status:
Card Scheme:
Card Product Type:
Card Type:
Acquired / Processed:
Transaction Type:
Airline Ticket No.:
Sort By:
Transaction Date
Cancel
Reset
Search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Invoice Search
Transactions
View Transactions for Company
Transaction Search
Transaction Search Results
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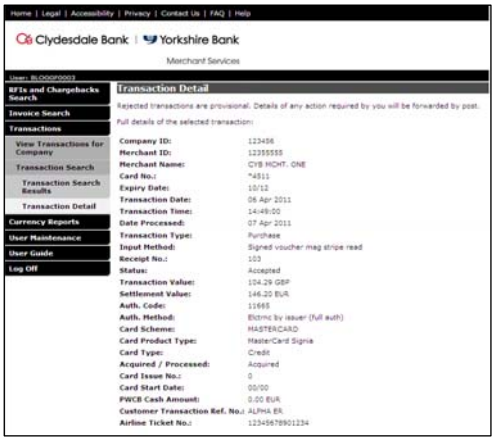
Transaction Search Results
Now select any transaction shown below to display full details.
Rejected transactions are provisional. Details of any action required by you will be forwarded by post.
For an explanation of the term 'REFER', select 'Help' at the top of the page.
Excel CSV
Card No. | Company ID | Merchant ID | Trans. Value | Trans. Date | Proc. Date | Trans. Type | Status | Settlement Value | Customer Trans. Ref. No. | Card Scheme | Card Prod. Type | Card Type | Acq./ Proc. | Airline Ticket No.
*4511 | 123456 | 12355555 | 104.29 GBP | 06 Apr 2011 | 07 Apr 2011 | Pur | Accepted | 146.20 EUR | ALPHA ER | AC | MCW | Credit | Acq. | 1234567890123
*9126 | 123456 | 12345678 | 117.78 GBP | 06 Apr 2011 | 06 Apr 2011 | PWCB | Accepted | REFER | 123987456654789321 | BC | 000 | Credit | Acq. |
*0833 | 123456 | 34567890 | 108.00 GBP | 06 Apr 2011 | 06 Apr 2011 | PWCB | Accepted | 151.40 EUR | GAMMA AL | BC | 000 | Credit | Acq. |
*4511 | 123456 | 23456789 | 104.29 GBP | 06 Apr 2011 | 07 Apr 2011 | PWCB | Accepted | 146.20 EUR | 1234567890123456789 | AC | MCS | Credit | Acq. | 1234567890123

Choose 'Transaction search' to search for a particular transaction by date, amount, reference number, etc. If your search returns more than 200 records, please refine your search criteria.

You can fill in any or all of the fields to narrow your search to find your information faster.

- Transactions are uploaded to Merchant Online when you first register for the service: transactions before that date are not shown. So during the first month, this page will show records applying to a period less than 31 days. You can click any item the Search Results list for full details in.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Transaction Search
Transaction Search Results
Transaction Detail
Currency Reports
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Transaction Detail
Rejected transactions are provisional. Details of any action required by you will be forwarded by post.
Full details of the selected transaction:
Company ID: 123456
Merchant ID: 12355555
Merchant Name: CYB MCHT. ONE
Card No.: *4811
Expiry Date: 10/12
Transaction Date: 06 Apr 2011
Transaction Time: 14:49:00
Date Processed: 07 Apr 2011
Transaction Type: Purchase
Input Method: Signed voucher mag stripe read
Receipt No.: 103
Status: Accepted
Transaction Value: 104.29 GBP
Settlement Value: 146.20 EUR
Auth. Code: 11665
Auth. Method: Electric by issuer (full auth)
Card Scheme: MASTERCARD
Card Product Type: MasterCard Signia
Card Type: Credit
Acquired / Processed: Acquired
Card Issue No.: 0
Card Start Date: 00/00
PWCB Cash Amount: 0.00 EUR
Customer Transaction Ref. No.: ALPHA ER
Airline Ticket No.: 1234567890123

Printing and saving

Choose ‘File/Print’ to print your data, or click the appropriate link above the table data to download the file.

Wherever data is displayed in a table, you can choose to save it to your computer as a CSV (Comma-Separated Values) file, or as an Excel file (MS Excel 97 or later required).

Where the table represents Search results, the downloaded file will have additional columns to those shown on the Search results screen, holding all the data shown on the relevant ‘Detail’ screen.

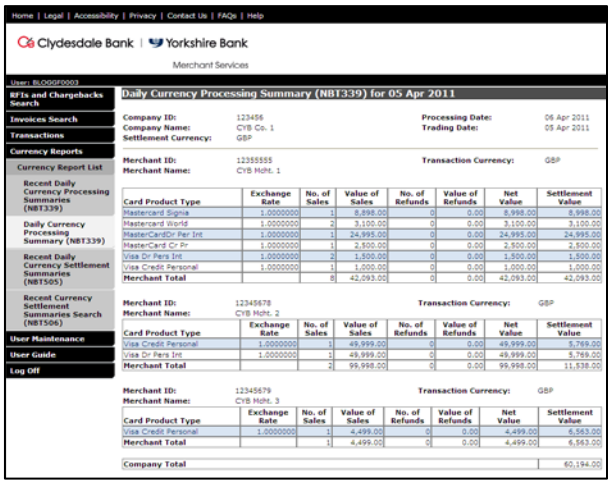
Note that the standard settings in Windows XP Service Pack 2 may prevent you from downloading files. You may have to adjust your security settings to permit this.

Currency reports

If your company receives Currency processing and Settlement reports, you can view them on screen to help you reconcile your bank account. Choose a specific company to see the reports available for that company.

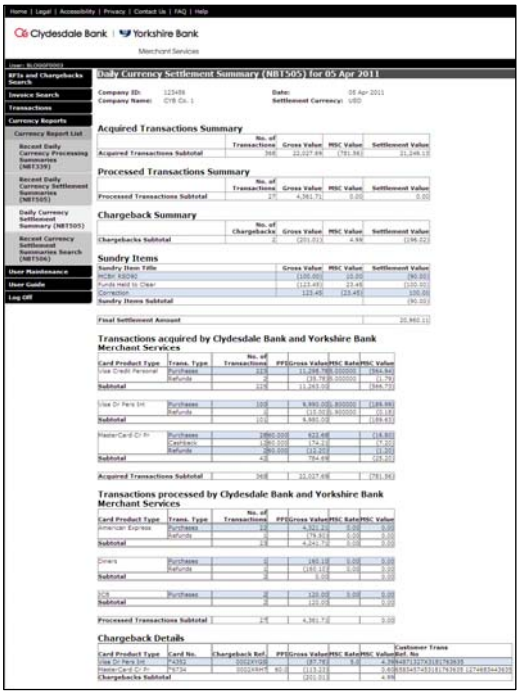
- Daily currency processing summary (also known as NBT339). Available for 31 days online from 0930 (UK time) each working day

- Daily currency settlement summary (also known as NBT505). Available for 31 days online from 1700 (UK time) each working day


Home | Legal | Accessibility | Privacy | Contact Us | FAQs | Help
Clydesdale Bank | Yorkshire Bank
Merchant Services
RFIs and Chargebacks Search
Invoices Search
Transactions
Currency Reports
Currency Report List
Recent Daily Currency Processing Summaries (NBT339)
Daily Currency Processing Summary (NBT339)
Recent Daily Currency Settlement Summaries (NBT505)
Recent Currency Settlement Summaries Search (NBT506)
User Maintenance
User Guide
Log Off
Daily Currency Processing Summary (NBT339) for 05 Apr 2011
Company ID: 123456
Company Name: CYB Co. 1
Settlement Currency: GBP
Processing Date: 06 Apr 2011
Trading Date: 05 Apr 2011
Merchant ID: 12355555
Merchant Name: CYB Mcht. 1
Transaction Currency: GBP
Card Product Type | Exchange Rate | No. of Sales | Value of Sales | No. of Refunds | Value of Refunds | Net Value | Settlement Value
Mastercard Signia 1.0000000 1 8,998.00 0 0.00 8,998.00 8,998.00
Mastercard World 1.0000000 2 3,100.00 0 0.00 3,100.00 3,100.00
MasterCardDr Per Int 1.0000000 1 24,995.00 0 0.00 24,995.00 24,995.00
MasterCard Cr Pr 1.0000000 1 2,500.00 0 0.00 2,500.00 2,500.00
Visa Dr Pers Int 1.0000000 2 1,500.00 0 0.00 1,500.00 1,500.00
Visa Credit Personal 1.0000000 1 1,000.00 0 0.00 1,000.00 1,000.00
Merchant Total 8 42,093.00 0 0.00 42,093.00 42,093.00
Merchant ID: 12345678
Merchant Name: CYB Mcht. 2
Transaction Currency: GBP
Visa Credit Personal 1.0000000 1 49,999.00 0 0.00 49,999.00 5,769.00
Visa Dr Pers Int 1.0000000 1 49,999.00 0 0.00 49,999.00 5,769.00
Merchant Total 2 99,998.00 0 0.00 99,998.00 11,538.00
Merchant ID: 12345679
Merchant Name: CYB Mcht. 3
Transaction Currency: GBP
Visa Credit Personal 1.0000000 1 4,499.00 0 0.00 4,499.00 6,563.00
Merchant Total 1 4,499.00 0 0.00 4,499.00 6,563.00
Company Total 60,194.00

- Currency settlement summary by day (also known as NBT506). Available for 400 days online from 17:00 (UK time) each working day

- Currency processing and settlement data will be available from 16:00 (UK time) each working day.


Clydesdale Bank | Yorkshire Bank
Merchant Services
Daily Currency Settlement Summary (NBT505) for 05 Apr 2011
Acquired Transactions Summary
Processed Transactions Summary
Chargeback Summary
Sundry Items
Transactions acquired by Clydesdale Bank and Yorkshire Bank Merchant Services
Transactions processed by Clydesdale Bank and Yorkshire Bank Merchant Services
Chargeback Details

User maintenance

Administrator options

A ‘super user’ or ‘administrator’ has the power to set up user IDs for colleagues within your organisation. For example, you could create two new online users and choose which type of report each user should see, delegating chargeback details to one, and invoice details to the other.

Only a ‘super user’ or ‘administrator’ can amend a user’s details. (For a reminder of the various levels of control please see page 4).

Make sure that you have set up user IDs for deputies within your organisation to cover for such things as sick leave and holidays. You should create a second super user ID as soon as you can.

If you are no longer the super user in your organisation, for example because you are transferring to different duties, make sure that you create a new super user ID for the colleague replacing you.

Use the ‘User maintenance’ menu entry to create or amend user IDs.

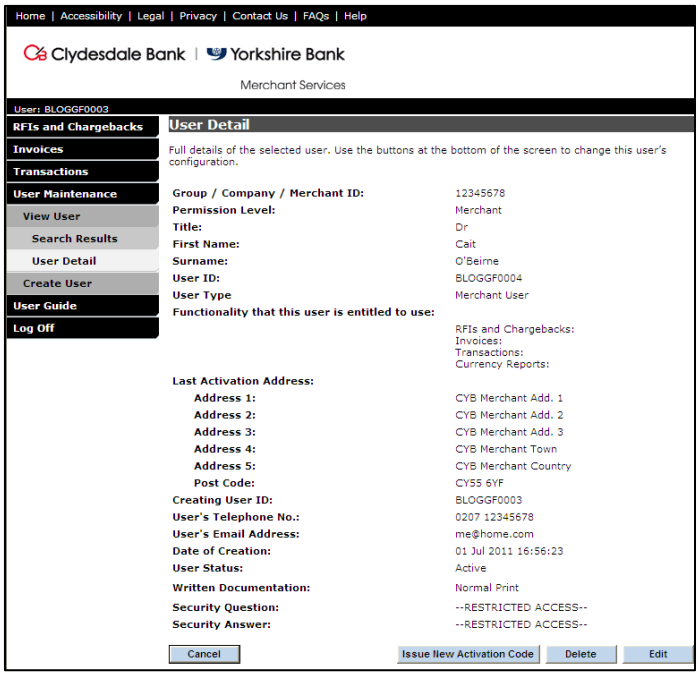
Use ‘Create a user’ to create a new user ID for one of your colleagues. They will then receive their own Welcome and activation code letters, and will be asked to choose their own PIN and password when they first log-on.

Choose ‘View user’ to create a Search for an existing user. Once you have the user’s details on-screen, you can:

- Edit the user’s details, change permissions, reports that they can see etc
- Delete them permanently from the service
- Issue a new activation code (if they have forgotten their PIN or password). The new activation code will be posted to the user the following day.

About activation codes:

- For security reasons, activation codes cannot be issued by telephone, email or online
- Issuing an activation code cancels any other activation
- Codes that may have been sent out recently
- Activation codes expire after 21 days – if you haven't used it by then, you will need to request another one



Logging off

When you've finished your online session, use the log Off menu entry. For enhanced security, there is a '10-minute time-out'. This means you'll be automatically logged off after ten minutes if you don't click on anything. This will help to prevent unauthorised use.

Lost ID

Forgotten your user ID?

If you've forgotten your user ID, ask the Merchant Online administrator in your organisation to look it up for you, using their 'View user/Search' screen.

Forgotten your PIN or password?

If you've forgotten your PIN or password, ask your organisation's Merchant Online administrator to issue you with a fresh activation code.

The administrator can issue a fresh activation code for a colleague by navigating to the user maintenance screen, searching for the user's details, and clicking on the "Issue new Activation code" button on the "View user detail" screen.

When the code arrives by post, enter your user ID on the log on page as usual, and you'll be asked to enter the new activation code. You can then choose a new PIN and password.

If you are an administrator, and have forgotten your own PIN or password, contact the Merchant helpdesk by telephone on your usual contact number.

Accessibility

We've designed all Merchant Online website pages to be accessible by standard 'assistive technologies' such as screen readers.

We are committed to making our site more accessible and support the Web Accessibility Initiative (WAI).

The application does not open links in a new window (apart from Help screens).

Welcome and activation code letters can be supplied in alternative formats such as Braille Grade 1, Braille Grade 2, Large Print or Audiotape. There is a section on the registration form and on the 'create user' screens to request such formats.

Privacy and security

We take the privacy of your data very seriously. All your data is sent over a secure 128-bit SSL connection – at the time of writing the strongest standard encryption method used on the worldwide web.

For security reasons, and following advice from MasterCard and Visa, we can only show the last four digits of any card number. When creating a search, you can enter the full card number if you know it. Otherwise use the * symbol to represent missing digits. For example, enter '*1234' to search for any card number ending in '1234'. Whenever you arrive at a screen on which a card number appears, we will only display the last four digits.

Your user ID, PIN and password give you a unique identity. You'll be able to see only the data that you have permission to see.

Always keep your PIN and password secret, so that no one else can use them to log on and see your data.

For additional security we will never send you any emails that contain a link to this or any other secure site.

We strongly recommend that you only ever navigate to our site by keying in the web address into your browser's address field, or by clicking on the logon page in your 'favorites'.

Cookies

To use Merchant Online, you must have 'cookies' enabled in your web browser (they are enabled by default). A cookie is a small piece of text placed on your computer by our web server. Cookies enable us to manage your progress through the website, and are not a security or privacy risk.

If you have disabled cookies within Internet Explorer, you can enable them again by following these instructions:

To enable cookies in Internet Explorer v6:

- From the 'Tools' menu, select 'Internet Options'
- Select the 'Privacy' tab
- Click on the 'Edit' button in the 'websites' panel
- Under 'Address of website' key in www.cybmerchantservices.co.uk and click on the 'Allow' button
- Save changes by clicking on 'OK' twice.

To enable cookies in Internet Explorer for the Mac:

- From the Edit or Explorer menu, select Preferences
- Click to expand Receiving Files. Click Cookies
- From the cookies drop-down menu, click to choose ask for each site.

After making any changes to cookie settings, you should close and re-open your browser to ensure the changes take effect.

If you experience any problems with cookies, you should refer in the first instance to your own PC support desk.

Javascript

The application does not require scripting to be enabled.

Security

You can help us to protect your data. The UK Government's National Infrastructure Security Co-ordination centre recommends that you protect your computer by:

- Ensuring your browser is up to date. Visit your browser supplier's website regularly and install any recommended patches and updates
- Using an Internet firewall to protect your computer from hackers, and keeping it up to date
- Scanning your computer regularly for viruses and spyware, and keeping your scanning software up to date

We support this policy, and cannot accept responsibility for data that is compromised if this policy is not adhered to. For further guidance and policy, see the "Information Security" section of Merchant Operating Instructions (MOI), available online at www.cybmerchantservices.co.uk. You will require your Merchant ID number to access the MOI page.

Browser security

There are many different browsers available, but some are more secure than others. We recommend only visiting Merchant Online with Microsoft Internet Explorer v5.0 or above or Firefox 1.0.

While the service may be used with other browsers, we cannot guarantee that it will work correctly.

System maintenance

We occasionally need to suspend the service for essential maintenance or upgrades.

We undertake:

- To restrict such temporary suspensions to an absolute minimum
- To time such periods so that they cause the least inconvenience

Changes at your company

If you change your company identity or outlet/Merchant identity (for example by changing the legal entity from a Sole Trader/Partnership to a Limited Company), your existing Merchant Online service will need to be closed. You will need to re-register for the service as a 'New Merchant' and will need to set up your other users again. If you are planning to do this, we recommend that you archive any Merchant Online data from the old system set-up before closing it down.

Some technical terms explained

Assistive Technologies
Enhancements to a computer to assist users with disabilities to browse the web easily. For example, software that reads aloud (through the PC speakers) the contents of a web page to assist blind or partially sighted users.

Cookies
A cookie is a small piece of text placed on your computer by our web server. Cookies enable websites to track your progress through the website or store your preferences for the website, and are not a security or privacy risk.

CSV
'Comma Separated Values' - the name of a commonly- used file format for exchanging data between computers. CSV-format files can be readily imported into most spreadsheet programs such as Microsoft Excel or Lotus 1-2-3. Save the file to disk, then open the file in your spreadsheet programme.

DDA
The Disability Discrimination Act (DDA) is UK legislation, which makes it illegal to discriminate against users with disabilities. Our website is designed to ensure all users can access their data easily and securely. We support the Web Accessibility Initiative (WAI).

Firewall
A security mechanism that isolates and protects your computer from threats on the Internet. It is important to install, correctly configure, and regularly update a firewall. If necessary, we recommend you seek advice to ensure you have the right firewall product to protect you.

Spyware
Spyware is software that can get installed on your computer without your knowledge or permission as you browse the Web. It monitors your activity on your computer, and usually reports it back to whoever installed it. Such data might be a list of the websites that you have visited (for targeting web-based advertising or junk mail), or it might be user IDs and passwords that you use at Online Banking sites.

Spyware is always an invasion of your privacy and can be used for criminal purposes. We suggest you install and regularly use Spyware detection and removal tools. If necessary, we recommend you seek advice to ensure you have the right anti-Spyware product to protect you – there are some well-respected (and free) software tools available. We do not install Spyware on your computer.

Virus
A computer virus is malicious software, which can get installed on your PC, and make mischief – in the worst cases viruses can render your computer inoperable. Your computer can be infected by opening contaminated email attachments, or simply by visiting a malicious website. We strongly recommend that you install, use and regularly update anti-virus software. If necessary, we recommend you seek advice to ensure you have the right anti-virus software product to protect your computer.

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